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MCLEAN, VIRGINIA 22102TEL 703 • 714 • 7400
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TO****NAME** Examiner Kambiz ABDI
FIRM Patent & Trademark Office
FAX NO.: 571-273-8300 (Central Fax)
PHONE NO.:**PAGES (INCLUDING COVER):** 30**ORIGINAL TO FOLLOW IN MAIL:** ☐ Yes ☒ No**FROM****NAME:** James R. Miner (Reg. No. 40,444)
DIRECT DIAL: 703-714-7449**MESSAGE**Attached please find the following regarding U.S. Patent Application No. 09/956,997:

1. Response (27 pages); ✓
2. Fee Transmittal (1 page); and ✓
3. Certificate of Transmission (1 page). ✓

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 703 • 714 • 7500.

OPERATOR**DATE:** December 22, 2005
TIME:
CLIENT/MATTER NAME: JPMorgan
CLIENT/MATTER NO.: 47004.000172

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X.

FEE TRANSMITTAL

For FY 2005

MAIL STOP AMENDMENT

Complete If Known

Application No.	09/956,997
Filing Date	September 21, 2001
First Named Inventor	William F. Mann et al
Examiner Name	Kambiz ABDI
Art Unit	3621
Attorney Docket No.	47004.000172

☐ Applicant claims small entity status. See 37 CFR 1.27

Total Amount Of Payment (\$)**800.00**

METHOD OF PAYMENT (check all that apply)

- ☐ Check ☐ Credit Card ☐ Money Order ☐ None ☐ Other (identify): _____
- ☒ Deposit Account Deposit Account Number **50-0206** Deposit Account Name : **Hunton & Williams LLP**
- For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)
- ☒ Charge fee(s) indicated below. ☐ Charge fee(s) indicated below, except for the filing fee
- ☒ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 ☐ Credit any overpayments.

FEE CALCULATION

1. BASIC FILING, SEARCH AND EXAMINATION FEES

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee(\$)	Small Entity Fee (\$)	Fee(\$)	Small Entity Fee (\$)	Fee(\$)	Small Entity Fee (\$)	
Utility	300.00	150.00	500.00	250.00	200.00	100.00	
Design	200.00	100.00	100.00	50.00	130.00	65.00	
Plant	200.00	100.00	300.00	150.00	160.00	80.00	
Reissue	300.00	150.00	500.00	250.00	600.00	300.00	
Provisional	200.00	100.00	0.00	0.00	0.00	0.00	

2. EXCESS CLAIMS FEES

For	Number Present	Highest Number Paid For	Extra	Fees (\$)	Small Entity Fee (\$)	Fees Paid (\$)
Total Claims	43	44	0 x	50.00	25.00	0.00
Independent Claims	7	3	4 x	200.00	100.00	800.00
Multiple Dependent Claim				360.00	180.00	0.00
Total Excess Claims Fees						800.00


3. APPLICATION SIZE FEE (if the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s))

Total Sheets	Extra Sheets	No. of Each Additional 50 or Fraction Thereof	Fees (\$)	Small Entity Fee (\$)	Fees Paid (\$)
_____ - 100 =	_____ / 50 =	_____ (round up to a whole number) x	250.00	125.00	

4. OTHER FEE(S)

- | | |
|---|---|
| <input type="checkbox"/> Non-English Specification (no small entity discount) | <input type="checkbox"/> Utility Issue Fee (or Reissue) (including Publication Fee, if necessary) |
| <input type="checkbox"/> Surcharge - late filing fee or oath | <input type="checkbox"/> Design Issue Fee |
| <input type="checkbox"/> Surcharge - late provisional filing fee or cover sheet | <input type="checkbox"/> Plant Issue Fee |
| <input type="checkbox"/> _____ Month Extension of Time | <input type="checkbox"/> Petition to Commissioner |
| <input type="checkbox"/> Submission of Information Disclosure Statement | <input type="checkbox"/> Petition to Revive (unavoidable) |
| <input type="checkbox"/> Notice of Appeal | <input type="checkbox"/> Petition to Revive (unintentional) |
| <input type="checkbox"/> Request for Oral Hearing | <input type="checkbox"/> Petitions Related to Provisional Applications |
| <input type="checkbox"/> Filing Brief in Support of Appeal | <input type="checkbox"/> Recording Each Patent Assignment Per Property |
| <input type="checkbox"/> Filing Submission After Final Rejection | <input type="checkbox"/> Other (specify) _____ |

SUBMITTED BY

Signature		Registration No.	40,444	Telephone	703-714-7449
Typed or Printed Name	James R. Miner	Date	December 22, 2005		

Application Serial No.: 09/956,997

Attorney Docker No.: 47004.000172

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

William F. MANN et al.

Serial No.: 09/956,997

Filed: September 21, 2001

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Examiner: Kambiz ABDI

Group Art No.: 3621

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CENTRAL FAX CENTER

DEC 22 2005

For: **SYSTEM FOR PROVIDING CARDLESS PAYMENT**

AMENDMENT

U.S. Patent and Trademark Office
Alexandria, Virginia

Sir:

In response to the Office Action dated September 22, 2005, reconsideration of the above-identified application is requested based on the remarks and amendments as set forth below.

A listing of the amended claims begins on page 2.

Remarks begin on page 18.